

Mr. BRALEY of Iowa. Mr. Speaker, the time for comprehensive health care reform is now. Yesterday, in the House Oversight and Investigations Subcommittee, we had a hearing on the impact on small businesses of our current health care delivery system.

A constituent of mine from Davenport, Iowa, Mick Landauer, came and testified about the challenges his small business faces providing health care to its employees. The challenge is greater when you have an employee like Mick, who suffers from a critical chronic disease like congestive heart failure.

In the last 2 years, he has seen the deductibles for employees go from \$2,000 to \$4,000 to \$8,000 for single individual coverage. That is unacceptable, and that is why Democrats in the House have put forward a comprehensive health care reform bill that is going to provide small businesses with much greater opportunities to find competitively priced products for their employees.

One of the things we have to do is make sure the emphasis on coverage applies to people, no matter where they live, the number of employees they are trying to insure, and to give them more flexibility in a more competitive marketplace. That is why we need to pass this bill and pass it soon.

STIMULUS BILL FUNDS EXPENSIVE PR SIGNS

(Mr. POE of Texas asked and was given permission to address the House for 1 minute.)

Mr. POE of Texas. Mr. Speaker, if there is one thing the Federal Government is really good at, it is wasting money, and thanks to the so-called stimulus bill, there are millions of citizen dollars floating around loose being blown by the wind of the waste-acrats.

The money is not being used to create permanent jobs in the private sector. State governments are using stimulus money for their own pet programs. But States are also required to put up stimulus signs where no projects have even started.

One New Hampshire community was told if they didn't put up a government sign, they wouldn't get any money. Pay for the stimulus boondoggle PR blitz, or no funds. And these signs cost taxpayers up to \$2,000 a piece. Now, here is one of those signs. The Feds are trying to convince people that the stimulus is a success. Of course, there is no work taking place below this sign.

It is easier to create million dollar public relations signs than it is to create real jobs. The PR propaganda campaign by the Federal Government claiming the stimulus plan is working is an expensive myth.

And that's just the way it is.

HEALTH CARE REFORM

(Mr. BACA asked and was given permission to address the House for 1 minute.)

Mr. BACA. As we move closer to health care reform, let us not lose focus on who exactly we are trying to help.

Our seniors need help as they try to make ends meet between fixed income and increased health care costs. Our families need help as they are living paycheck by paycheck, often postponing doctor's visits. In my district in the Inland Empire, we have at least 217,000 who are uninsured, and this number keeps rising every day.

All of these individuals have nowhere else to turn to. We must not turn our backs on them. I state, we must not turn our backs on them. We have seen what a quick fix can do to health care reform. This only leads to more problems with expensive consequences.

Health care reform must include a public option, where everyone can participate and not be left out in the cold. A public option will bring down health care costs and give individuals and families a choice, instead of leaving them stranded without coverage.

I urge my colleagues to remember who this health care reform is for and not let special interests cloud the picture of real reform. Let's support health care reform.

HEALTH CARE REFORM SHOULD NOT COST PATIENTS THEIR HEALTH CARE

(Mr. GINGREY of Georgia asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. GINGREY of Georgia. Mr. Speaker, health care reform should not cost my patients their health care. In every plan, the Democrats pay for health care reform on the backs of my patients, particularly seniors and those who get health care from their employer.

Our seniors have suffered tremendously since the recession began. However, my Democratic colleagues don't think seniors have paid enough this year, so now they are asking our seniors to foot the bill for health insurance reform by cutting Medicare by \$50 billion. And despite our tough economic times, the Democrat plans would fund the health reform plan by creating massive new taxes on employers that will result in as many as 5.5 million jobs lost.

Don't believe me? Ask the 22 Democrats who signed a letter to Speaker PELOSI on July the 16th telling her that the Obama plan could increase small business taxes to 50 percent. Fifty percent, my colleagues.

Mr. Speaker, health care reform should not cost my patients their health care.

MARKING NATIONAL SAVE FOR RETIREMENT WEEK

(Ms. SCHWARTZ asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. SCHWARTZ. I rise today to recognize National Save for Retirement Week, which started on Sunday and will last until Sunday, October 25th. This week encourages Americans to prioritize the important responsibility of saving for their retirement. I am proud that earlier this year the House of Representatives passed my resolution marking the importance of this week.

Not enough Americans are putting money away for retirement. While more Americans started to save recently, we do not know yet whether this will be sustained.

According to the Employee Benefit Research Institute, less than two-thirds of workers or their spouses are currently saving for retirement, and the actual amount of retirement savings lags behind the amounts families will need to fund their retirement years. The average 401(k) account has just over \$45,000, far below the amount needed to finance retirement for most Americans.

So even in these challenging financial times, this week serves as an important reminder that for all of us it is never too early or too late to begin to save for retirement.

SMALL BUSINESS SHOULDN'T BE PUNISHED FOR HEALTH CARE REFORM

(Mr. FLEMING asked and was given permission to address the House for 1 minute.)

Mr. FLEMING. Mr. Speaker, I have been a family physician for over 30 years, and that is why I believe the Democrat health care reform proposals being circulated in Congress right now are bad for American families, bad for American seniors, and bad for American small businesses.

If we allow a government takeover of health care, a \$544 billion surtax is going to be imposed on the so-called rich to pay for this awful plan. Who are these "rich" people, Mr. Speaker? They are small business owners. Small businesses create 7 out of 10 jobs, yet we are about to cripple employers and guarantee that the 10 percent unemployment rate that we currently face will only continue to rise. The result of these new taxes on jobs will be the loss of an estimated 5.5 million jobs.

Overall, Americans will suffer \$820 billion in new taxes; another broken promise by the President. Democrats also want to impose another \$208 billion in new taxes on businesses that can't afford to pay for their employees' health care.

Why are Democrats pushing a government takeover of health care?

FINDING DIFFERENT WAYS TO SAY NO TO HEALTH CARE RE- FORM

(Mr. YARMUTH asked and was given permission to address the House for 1 minute.)